



TORQ Analysis of Customer Service Representatives to Insurance Policy Processing Clerks

INPUT SECTION:

Transfer	Title	O*NET	Filters		
From Title:	Customer Service Representatives	43-4051.00	Abilities:	Importance Level: 50	Weight: 1
To Title:	Insurance Policy Processing Clerks	43-9041.02	Skills:	Importance Level: 69	Weight: 1
Labor Market Area:	Maine Statewide		Knowledge:	Importance Level: 69	Weight: 1

OUTPUT SECTION:

Grand TORQ:

95

Ability TORQ		Skills TORQ		Knowledge TORQ	
Level		Level	95	Level	93

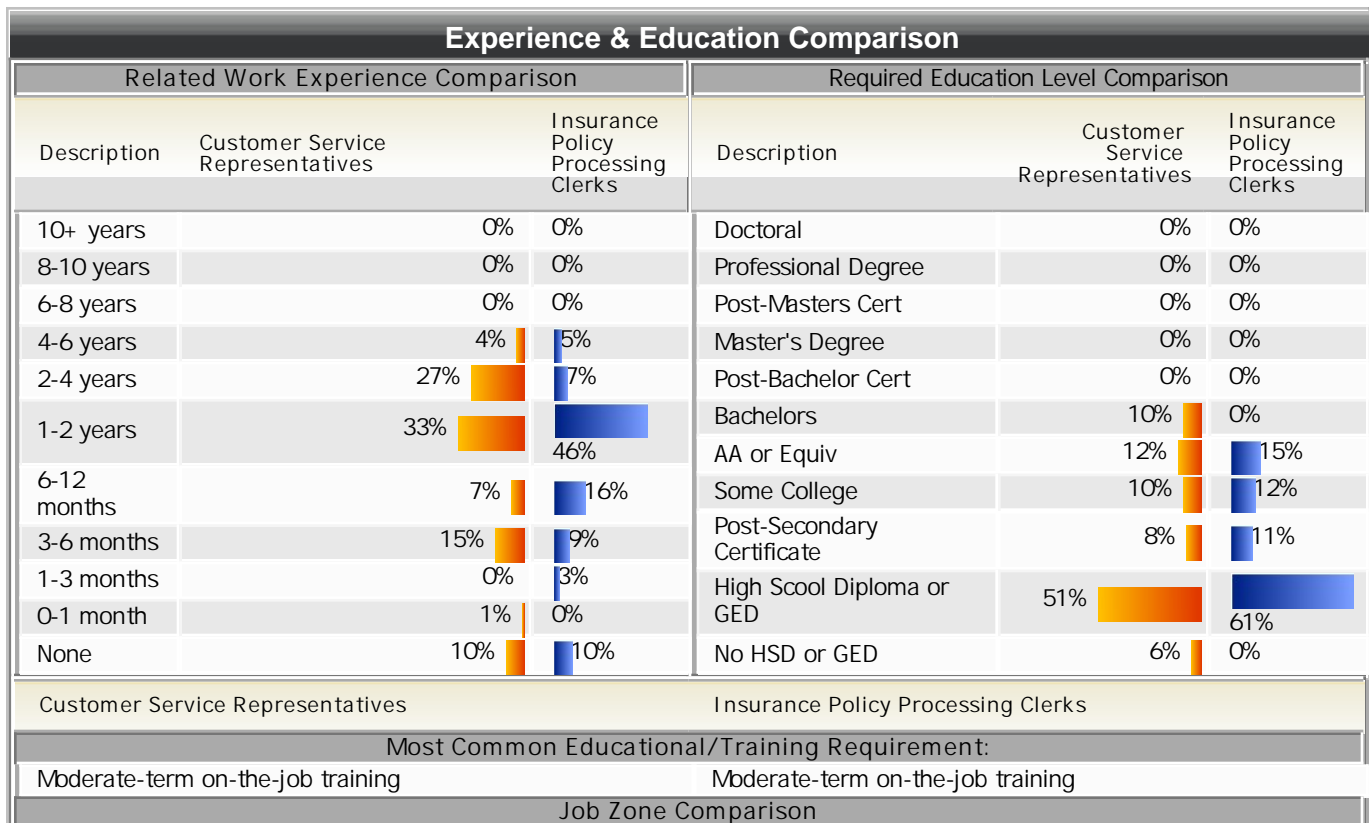
Gaps To Narrow if Possible				Upgrade These Skills				Knowledge to Add			
Ability	Level	Gap	Impt	Skill	Level	Gap	Impt	Knowledge	Level	Gap	Impt
Near Vision	62	7	68	Critical Thinking	63	3	70	Clerical	82	27	84
Written Expression	50	4	68								
Information Ordering	50	2	72								
Deductive Reasoning	53	2	59								

LEVEL and IMPT (IMPORTANCE) refer to the Target Insurance Policy Processing Clerks. GAP refers to level difference between Customer Service Representatives and Insurance Policy Processing Clerks.

ASK ANALYSIS

Ability Level Comparison - Abilities with importance scores over 50

Description	Customer Service Representatives	Insurance Policy Processing Clerks	Importance
Written Comprehension	55	55	81
Information Ordering	48	50	72
Written Expression	46	50	68
Problem Sensitivity	53	48	68
Near Vision	55	62	68
Speech Clarity	48	42	68
Oral Comprehension	57	50	65





2 - Job Zone Two: Some Preparation Needed

Some previous work-related skill, knowledge, or experience may be helpful in these occupations, but usually is not needed. For example, a teller might benefit from experience working directly with the public, but an inexperienced person could still learn to be a teller with little difficulty.

These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.

Employees in these occupations need anywhere from a few months to one year of working with experienced employees.

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Tasks

Customer Service Representatives

Core Tasks

Generalized Work Activities:

- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Making Decisions and Solving Problems - Analyzing information and evaluating results to choose the best solution and solve problems.
- Documenting/Recording Information - Entering, transcribing, recording, storing, or maintaining information in written or electronic/magnetic form.
- Communicating with Supervisors, Peers, or Subordinates - Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.

Specific Tasks

Occupation Specific Tasks:

- Check to ensure that appropriate changes were made to resolve customers' problems.
- Compare disputed merchandise with original requisitions and information from invoices, and prepare invoices for returned goods.
- Complete contract forms, prepare change of address records, and issue service discontinuance orders, using computers.
- Confer with customers by telephone or in person in order to provide information about products and services, to take orders or cancel accounts, or to obtain details of complaints.
- Contact customers to respond to inquiries or to notify them of claim investigation

Insurance Policy Processing Clerks

Core Tasks

Generalized Work Activities:

- Getting Information - Observing, receiving, and otherwise obtaining information from all relevant sources.
- Processing Information - Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Evaluating Information to Determine Compliance with Standards - Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Interacting With Computers - Using computers and computer systems (including hardware and software) to program, write software, set up functions, enter data, or process information.
- Establishing and Maintaining Interpersonal Relationships - Developing constructive and cooperative working relationships with others, and maintaining them over time.

Specific Tasks

Occupation Specific Tasks:

- Apply insurance rating systems.
- Calculate amount of claim.
- Contact insured or other involved persons to obtain missing information.
- Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
- Pay small claims.
- Post or attach information to claim file.
- Prepare and review insurance-claim forms and related documents for completeness.
- Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto



results and any planned adjustments.

- Determine charges for services requested, collect deposits or payments, or arrange for billing.
- Keep records of customer interactions and transactions, recording details of inquiries, complaints, and comments, as well as actions taken.
- Obtain and examine all relevant information to assess validity of complaints and to determine possible causes, such as extreme weather conditions that could increase utility bills.
- Order tests that could determine the causes of product malfunctions.
- Recommend improvements in products, packaging, shipping, service, or billing methods and procedures to prevent future problems.
- Refer unresolved customer grievances to designated departments for further investigation.
- Resolve customers' service or billing complaints by performing activities such as exchanging merchandise, refunding money, and adjusting bills.
- Review claims adjustments with dealers, examining parts claimed to be defective and approving or disapproving dealers' claims.
- Review insurance policy terms to determine whether a particular loss is covered by insurance.
- Solicit sale of new or additional services or products.

Detailed Tasks

Detailed Work Activities:

- calculate rates for organization's products or services
- collect deposit or payment
- collect overdue bills
- conduct training for personnel
- detect discrepancies on records or reports
- examine financial documents to verify issue
- examine products or work to verify conformance to specifications
- fill out business or government forms
- interview customers
- maintain records, reports, or files
- maintain telephone logs
- make decisions
- obtain information from individuals
- prepare recommendations based upon research
- prepare reports
- provide customer service
- resolve customer or public complaints

repair facilities or local contractors.

- Review insurance policy to determine coverage.
- Transmit claims for payment or further investigation.

Detailed Tasks

Detailed Work Activities:

- calculate insurance premiums or awards
- code data from records
- distribute correspondence or mail
- examine files or documents to obtain information
- fill out business or government forms
- follow contract, property, or insurance laws
- interview customers
- maintain insurance records
- maintain inventory of office forms
- maintain records, reports, or files
- maintain telephone logs
- obtain information from individuals
- provide customer service
- recommend claim action
- review data on insurance applications or policies
- review insurance policies to determine appropriate coverage
- review records for completeness
- search legal records
- take messages
- transcribe spoken or written information
- type letters or correspondence
- use computers to enter, access or retrieve data

Technology - Examples

Accounting software

- Account management software

Data base user interface and query software

- Data entry software

- Database software

- Microsoft Access

- Policy issuance system software

Document management software

- InSystems Calligo Enterprise

Electronic mail software

- IBM Lotus Notes

- Microsoft Outlook



- sell products or services
- take messages
- type letters or correspondence
- use computers to enter, access or retrieve data
- use knowledge of investigation techniques
- use knowledge of written communication in sales work
- use telephone communication techniques
- write business correspondence

Technology - Examples

Contact center software

- Multi-channel contact center software
- Timpani Contact Center
- Timpani Email

Customer relationship management CRM software

- Austin Logistics CallSelect
- Austin Logistics CallTech
- Austin Logistics Valeo
- Avidian Technologies Prophet
- Customer account management software
- Customer complaint ticketing management software
- Customer relationship management CRM software
- Customer service and support software
- Hosted Support ezSupport Pro
- Lynk Everest
- Parature eTicket
- Sales force automation software
- SSA Global software
- Telemation e-CRM

Data base user interface and query software

- Customer service knowledge generation software

Electronic mail software

- Astute Solutions PowerCenter
- IBM Lotus Notes
- Microsoft Outlook

- Novell GroupWise

Financial analysis software

- Insurance rating software

Internet browser software

- Microsoft Internet Explorer
- Web browser software

Office suite software

- Microsoft Office

Presentation software

- Microsoft PowerPoint

Spreadsheet software

- Microsoft Excel
- Spreadsheet software

Word processing software

- Microsoft Word
- Word processing software

Tools - Examples

- 10-key calculators
- Desktop computers
- Dictation machines
- Personal computers



Enterprise resource planning ERP software

- Intuit QuickBooks Enterprise Solutions software
- Sage MAS 200

Mobile messaging service software

- Unified messaging software

Network conferencing software

- Active Data Online WebChat
- eSara Softphone
- Parature eRealtime
- Timpani Chat

Office suite software

- Microsoft Office

Point of sale POS software

- Main Street Softworks Monetra

Spreadsheet software

- Microsoft Excel

Voice recognition software

- DSC Pacer Interactive Voice Response System

Word processing software

- Microsoft Word

Tools - Examples

- Autodialing systems
- Voice broadcasting systems
- Automatic call distribution ACD system
- Desktop computers
- Wireless telephone systems
- Global positioning system GPS devices
- On hold players
- Wireless telephone headsets
- Multi-line telephone systems
- Calling line identification equipment

Labor Market Comparison

Labor Market Comparison			
Description	Customer Service Representatives	Insurance Policy Processing Clerks	Difference



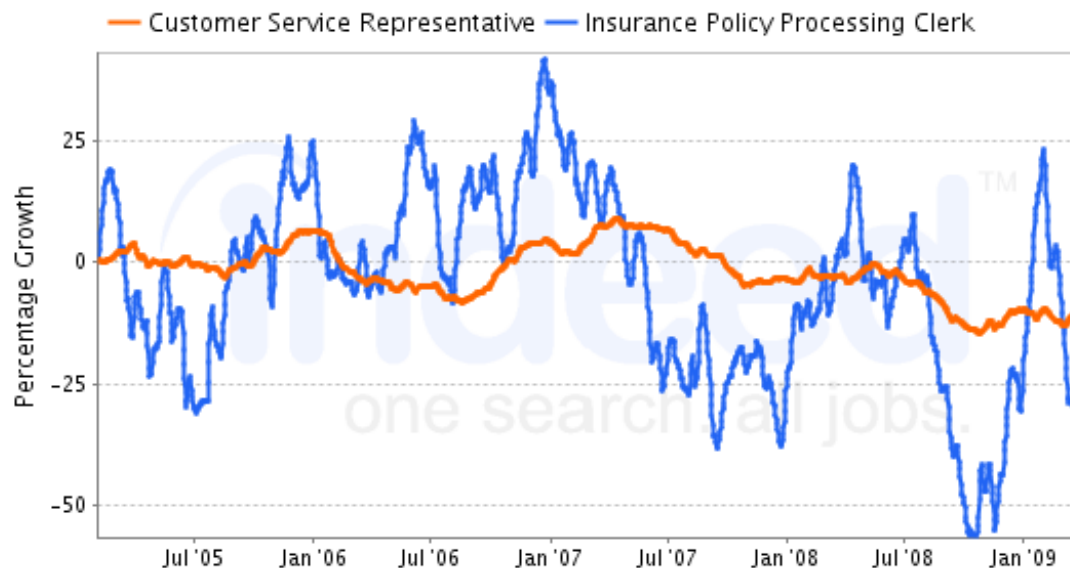
Median Wage	\$ 27,330	\$ 31,380	\$ 4,050
10th Percentile Wage	\$ 17,450	\$ 24,090	\$ 6,640
25th Percentile Wage	N/A	N/A	N/A
75th Percentile Wage	\$ 33,680	\$ 36,980	\$ 3,300
90th Percentile Wage	\$ 42,740	\$ 42,620	\$(120)
Mean Wage	\$ 28,780	\$ 32,190	\$ 3,410
Total Employment - 2007	8,100	1,810	-6,290
Employment Base - 2006	8,109	1,849	-6,260
Projected Employment - 2016	9,441	1,699	-7,742
Projected Job Growth - 2006-2016	16.4 %	-8.1 %	-24.5 %
Projected Annual Openings - 2006-2016	359	22	-337

National Job Posting Trends

Trend for Customer Service Representatives

Trend for
Insurance
Policy
Processing
Clerks

Job Trends from Indeed.com

Data from [Indeed](http://Indeed.com)

Recommended Programs

General Office/Clerical and Typing Services

General Office Occupations and Clerical Services. A program that prepares individuals to provide basic administrative support under the supervision of office managers, administrative assistants, secretaries, and other office personnel. Includes instruction in typing, keyboarding, filing, general business correspondence, office equipment operation, and communications skills.

Institution	Address	City	URL
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Northern Maine Community College	33 Edgemont Dr	Presque Isle	www.nmcc.edu
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Maine Statewide Promotion Opportunities for Customer Service Representatives

O*NET Code	Title	Grand TORQ	Job Zone	Employment	Median Wage	Difference	Growth	Annual Job Openings
43-4051.00	Customer Service Representatives	100	2	8,100	\$27,330.00	\$0.00	16%	359
43-9041.01	Insurance Claims Clerks	96	2	1,810	\$31,380.00	\$4,050.00	-8%	22
43-9041.02	Insurance Policy Processing Clerks	95	2	1,810	\$31,380.00	\$4,050.00	-8%	22
43-4031.03	License Clerks	95	2	1,190	\$27,650.00	\$320.00	9%	37
43-4011.00	Brokerage Clerks	94	3	270	\$39,120.00	\$11,790.00	-13%	8
13-2053.00	Insurance Underwriters	93	3	460	\$56,090.00	\$28,760.00	-1%	12
43-3021.02	Billing, Cost, and Rate Clerks	93	3	1,990	\$27,580.00	\$250.00	1%	28
43-4131.00	Loan Interviewers and Clerks	93	2	770	\$28,060.00	\$730.00	-9%	14
43-4141.00	New Accounts Clerks	93	2	210	\$28,080.00	\$750.00	-14%	6
43-6014.00	Secretaries, Except Legal, Medical, and Executive	91	2	10,400	\$28,260.00	\$930.00	-6%	172
43-6011.00	Executive Secretaries and Administrative Assistants	91	3	3,330	\$38,830.00	\$11,500.00	6%	76
43-3051.00	Payroll and Timekeeping Clerks	91	3	650	\$30,470.00	\$3,140.00	-3%	17
13-2081.00	Tax Examiners, Collectors, and Revenue Agents	91	3	450	\$36,790.00	\$9,460.00	5%	13
43-4031.01	Court Clerks	90	2	1,190	\$27,650.00	\$320.00	9%	37
29-2071.00	Medical Records and Health Information Technicians	90	3	760	\$29,180.00	\$1,850.00	16%	34

Top Industries for Insurance Policy Processing Clerks

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
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Insurance agencies and brokerages	524210	27.08%	68,773	70,013	1.80%
Direct insurance (except life, health, and medical) carriers	524120	24.30%	61,718	58,058	-5.93%
Other insurance related activities	524290	8.08%	20,531	22,086	7.58%
Management of companies and enterprises	551100	3.01%	7,656	7,943	3.75%
Insurance and employee benefit funds	525100	1.28%	3,261	3,616	10.91%
State government, excluding education and hospitals	929200	0.94%	2,377	2,100	-11.68%
General medical and surgical hospitals, public and private	622100	0.76%	1,924	1,917	-0.36%
Offices of physicians	621100	0.69%	1,752	1,986	13.39%
Employment services	561300	0.55%	1,403	1,598	13.91%
Office administrative services	561100	0.48%	1,214	1,385	14.11%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	0.48%	1,226	1,324	7.93%
Depository credit intermediation	522100	0.48%	1,207	1,108	-8.24%
Accounting, tax preparation, bookkeeping, and payroll services	541200	0.37%	934	997	6.74%
Self-employed workers, primary job	000601	0.36%	912	875	-4.12%
Other financial investment activities	523900	0.32%	810	1,027	26.84%

Top Industries for Customer Service Representatives

Industry	NAICS	% in Industry	Employment	Projected Employment	% Change
Telephone call centers	561420	5.03%	110,675	126,965	14.72%
Employment services	561300	4.84%	106,483	148,245	39.22%
Depository credit intermediation	522100	4.77%	105,059	117,823	12.15%
Insurance agencies and brokerages	524210	4.41%	97,174	120,909	24.43%
Management of companies and enterprises	551100	2.99%	65,953	83,634	26.81%
Grocery stores	445100	2.59%	57,064	68,486	20.02%
Wireless telecommunications carriers (except satellite)	517200	2.46%	54,074	80,945	49.69%
Direct insurance (except life, health, and medical) carriers	524120	2.10%	46,190	53,107	14.98%
Wired telecommunications carriers	517100	1.74%	38,387	33,149	-13.64%
Local government, excluding education and hospitals	939300	1.69%	37,222	45,996	23.57%
Other nondepository credit intermediation, including real estate credit and consumer lending	522290	1.66%	36,455	48,088	31.91%
Electronic shopping and mail-order houses	454100	1.59%	35,119	48,321	37.59%



Computer systems design and related services	541500	1.52%	33,399	49,604	48.52%
Management, scientific, and technical consulting services	541600	1.49%	32,813	64,437	96.38%
Cable and other program distribution	517500	1.36%	30,016	44,718	48.98%